

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ZACHARY J.L. SEVERNS, SR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-70533 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/29/2019 and confirmed on 1/2/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		53,801.50
Less Refunds to Debtor	787.12	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>53,014.38</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	2,699.33	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,318.33</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	27,612.62	0.00	27,612.62
	Acct: 9426				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	5,472.77	5,472.77	0.00	5,472.77
	Acct: 9426				
	JPMORGAN CHASE BANK NA	4,591.18	4,591.18	802.30	5,393.48
	Acct: 1102				
	ONE MAIN FINANCIAL GROUP LLC - A/S/F	0.00	0.00	0.00	0.00
	Acct: 5698				
					<b>38,478.87</b>

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ZACHARY J.L. SEVERNS, SR.	0.00	0.00	0.00	0.00
	Acct:				
	ZACHARY J.L. SEVERNS, SR.	787.12	787.12	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,619.00	3,619.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	6,263.95	0.00	6,263.95
	Acct: 1770				
	QUICKEN LOANS LLC FKA QUICKEN LOAN	1,400.00	1,400.00	0.00	1,400.00
	Acct: 9426				
					<b>7,663.95</b>

Unsecured					
	AMERISERV FINANCIAL	7,882.82	314.68	0.00	314.68
	Acct: 0418				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,616.42	64.53	0.00	64.53
	Acct: 9026				
	DIRECTV LLC BY AMERICAN INFOSOURC	81.20	3.24	0.00	3.24
	Acct: 1172				
	JEFFERSON CAPITAL SYSTEMS LLC*	952.26	38.01	0.00	38.01

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6537				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	2,531.57	101.06	0.00	101.06
	Acct: 3254				
	MIDLAND FUNDING LLC	379.34	15.14	0.00	15.14
	Acct: 2918				
	PORTFOLIO RECOVERY ASSOCIATES LLC	415.18	16.57	0.00	16.57
	Acct: 7751				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2918				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					553.23

TOTAL PAID TO CREDITORS

46,696.05

TOTAL CLAIMED

PRIORITY 1,400.00

SECURED 10,063.95

UNSECURED 13,858.79

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ZACHARY J.L. SEVERNS, SR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-70533 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Zachary J.L. Severns, Sr.  
Debtor

Case No. 19-70533-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 25, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db	+ Zachary J.L. Severns, Sr., 218 Old Orchard Way, Johnstown, PA 15905-3222
15137231	+ QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
15114014	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2024 01:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114005	+ Email/Text: assignedrisk@ameriserv.com	Oct 26 2024 01:10:00	Ameriserv Financial, 216 Franklin Street, 6th Fl., Ste. 608, PO Box 520, Johnstown, PA 15907-0520
15114006	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:55:16	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114007	+ Email/Text: bankruptcy@credencerm.com	Oct 26 2024 01:10:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15145896	Email/Text: G06041@att.com	Oct 26 2024 01:09:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15114008	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2024 01:09:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15137085	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2024 01:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152067	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:33:17	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15114009	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:57:02	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15114010	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:32:05	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15126254	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15114011	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2024 01:09:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15145272	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2024 01:09:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

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User: auto

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15140046	Email/PDF: cbp@omf.com	Oct 26 2024 00:33:14	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15114012	+ Email/PDF: cbp@omf.com	Oct 26 2024 00:33:17	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114013	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:17	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15115314	^ MEBN	Oct 26 2024 00:08:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15215097	*+	QUICKEN LOANS INC., BANKRUPTCY TEAM,, 635 WOODWARD AVE, DETROIT MI 48226-3408

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans INC. dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Quicken Loans INC. jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth P. Seitz	on behalf of Debtor Zachary J.L. Severns Sr. thedebterasers@aol.com

Office of the United States Trustee

District/off: 0315-7

User: auto

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor Quicken Loans INC. pawb@fedphe.com

TOTAL: 10